

FIG 1

SECRET 1/950610

## Merchant Customer Transaction (Flavor)

1. Debit/Credit Card transaction from any financial institution with licensing rights

2. Swipe card through card reader supplied by the Financial Institution (i.e. Verifone, POS)

3. Total Amount of Purchase

4. State Tax Assessed

5. IRA Contribution Deducted (1%-5%)

6. Total Deduction Tallied for: Purchase of Goods  
State Tax  
IRA Contribution

7. Total Deducted from Checking Account or Credit card

Items scanned such as products, services, credit transactions

### IRA Database

9. HOST Database updates records IRA Database

Direct access storage

### HOST Database

8. Merchant sends information and updates HOST and/or Servers

10. Mirror Image of IRA Database relayed to Internet Information Server as Read-Only

11. Information from Mirrored image relayed to Internet Information Server site, DCOM Objects for viewing by Web Viewer

13. Deductions and IRA amounts show on financial monthly statements

14. Update Records, Stored Data and Archive

### Web Access

12. View information and be able to move or manage your IRA contributions via Internet online web browser container, ActiveX components and Web-based TV

6-7-10

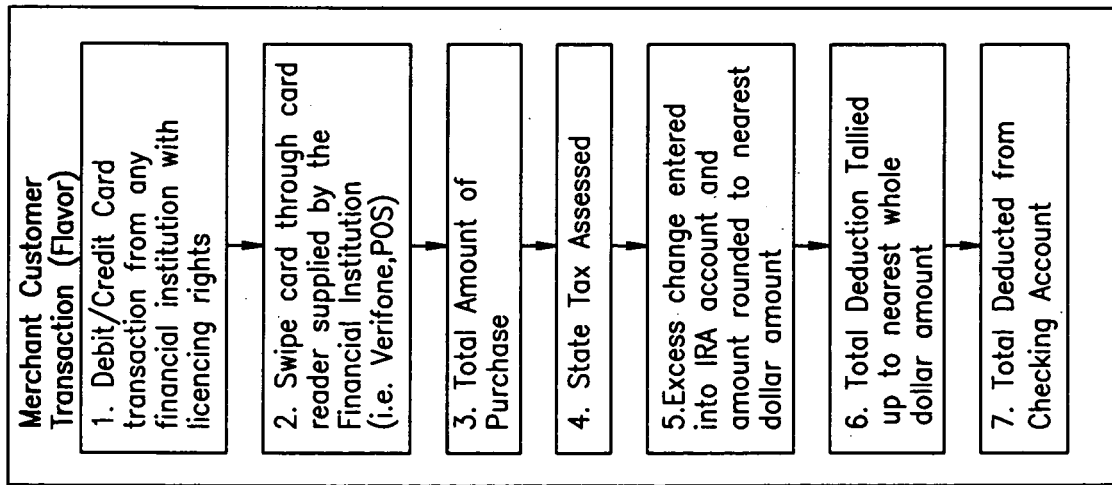


FIG. 2

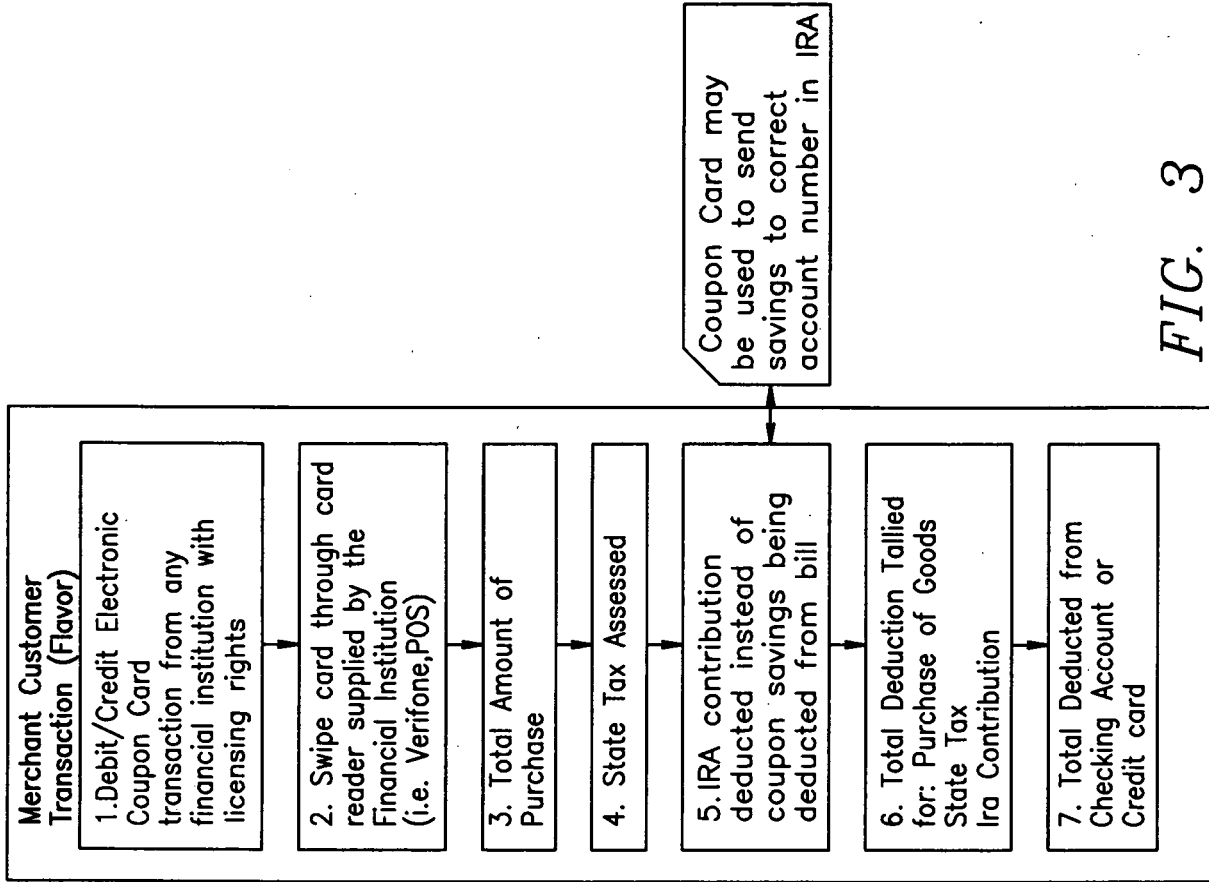


FIG. 3

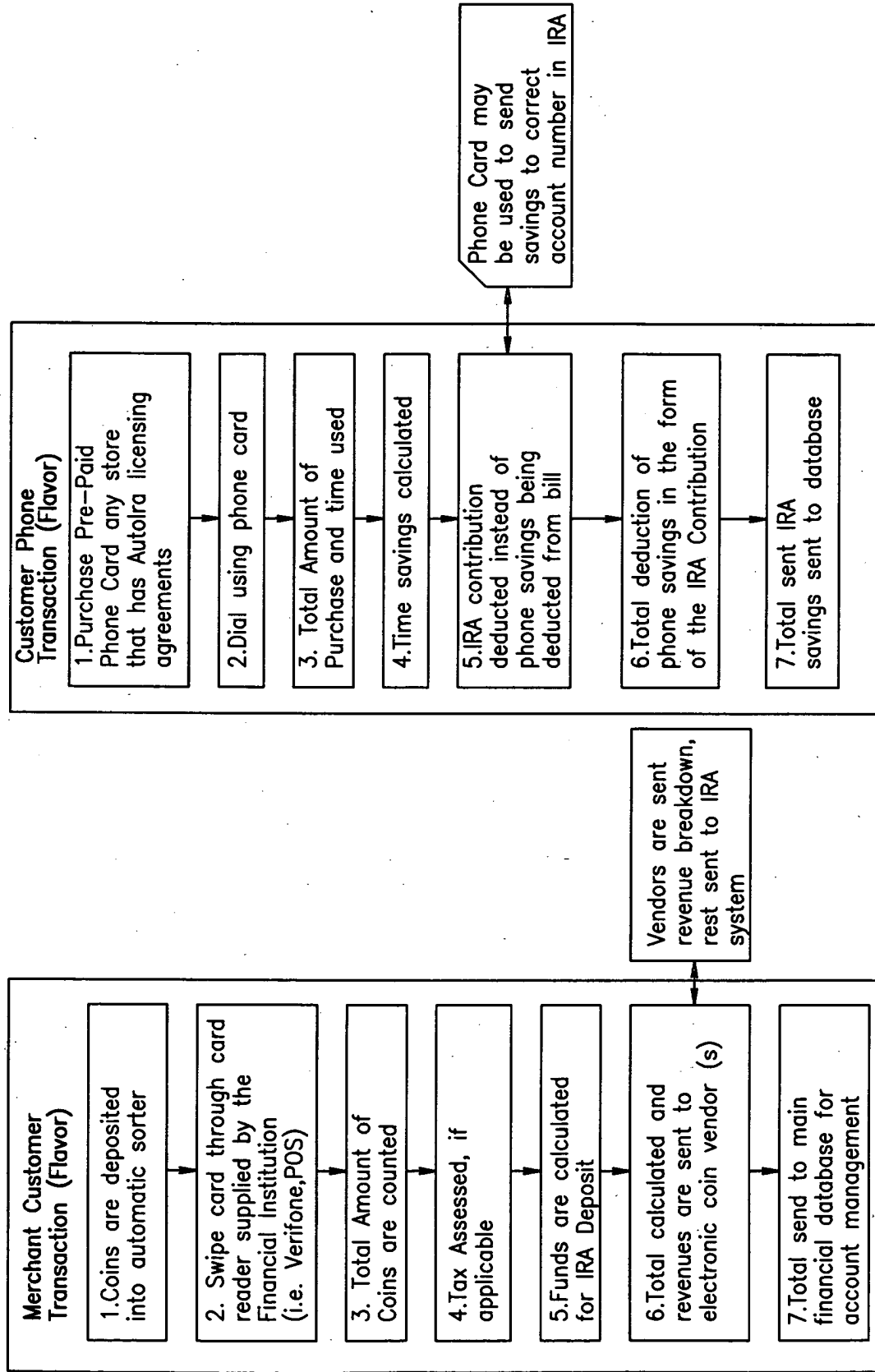


FIG. 4

FIG. 5

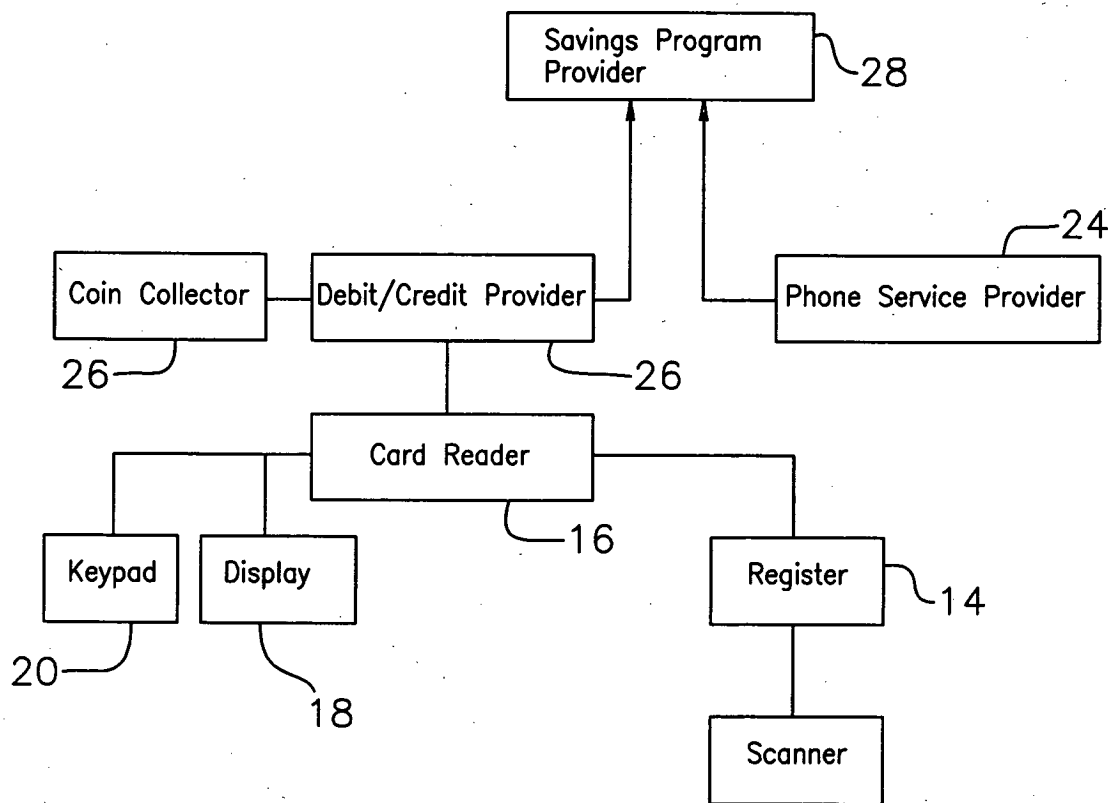


FIG. 6